

April 5, 2006

Dear Sirs:

Please do not allow Wal-Mart to open a bank under their name. If allowed, it would sound dangerously close to a monopoly.

As a former employee of Wal-Mart, and one who was in a management position, I can state with certainty (based on past performance) that Wal-Mart will not follow federal laws. If they are not in compliance now, then there is no way they would be in the future.

Consider very carefully what the impact would be on local communities. I live in a very rural area and it would devastate this economy.

Please attend the hearing so you can make an informed decision.

Thank you for reading this.

Cyndy Salins